

ISSUING CERTIFIED CHECKS OVER THE INTERNET

Abstract of the Disclosure

A method of certifying checks. A check writer contacts the writer's bank, over the Internet, and requests a certified check. The bank deducts the amount of the check from the writer's account, and issues a validation number to the writer, over the Internet. The writer prints the validation number on the check, in a set of blank spaces designed to accept this number. The check also contains a URL, Uniform Resource Locator, which identifies a web site maintained by the bank. Any interested party, such as a payee of the check, can contact the web site, present the validation number, and learn whether the check is valid. Thus, a certified check can be issued without a visit to a bank, the latter being required under present technology.

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